

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

EDWARD W. ROSENSTEEL
ELIZABETH M. ROSENSTEEL
Debtor(s)

Case No. 16-21005CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/18/2016.
- 2) The plan was confirmed on 05/02/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/04/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/22/2021.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,502.00.
- 10) Amount of unsecured claims discharged without payment: \$8,267.73.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$84,814.00
Less amount refunded to debtor	\$843.37

NET RECEIPTS: **\$83,970.63**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,130.21
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,530.21**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
COMENITY BANK	Unsecured	1,817.00	NA	NA	0.00	0.00
CORNING CREDIT UNION	Unsecured	914.00	944.30	944.30	781.57	0.00
EOS CCA	Unsecured	83.00	NA	NA	0.00	0.00
FNB CONSUMER DISCOUNT CO	Unsecured	1,889.00	1,317.80	1,317.80	1,090.71	0.00
GOLDMAN SACHS MORTGAGE CO	Secured	63,951.50	56,251.35	0.00	50,034.00	0.00
GOLDMAN SACHS MORTGAGE CO	Secured	0.00	2,751.44	2,751.44	2,751.44	0.00
GOLDMAN SACHS MORTGAGE CO	Priority	0.00	1,762.70	1,762.71	1,762.71	0.00
MARINER FINANCE LLC	Unsecured	1,159.00	1,225.91	1,225.91	1,014.65	0.00
MED EXPRESS	Unsecured	70.81	NA	NA	0.00	0.00
PA AMERICAN WATER(*) AKA AMEF	Unsecured	210.39	379.14	379.14	313.81	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	202.66	450.38	450.38	372.77	0.00
PERITUS PORTFOLIO SERVICES II LL	Secured	6,273.00	5,791.25	5,791.25	5,791.25	701.24
PRA AG FUNDING LLC	Unsecured	1,787.13	NA	NA	0.00	0.00
QUEST DIAGNOSTIC	Unsecured	133.00	NA	NA	0.00	0.00
RINGGOLD ASD (MONONGAHELA) (I	Secured	713.39	0.00	0.00	0.00	0.00
RINGGOLD ASD (MONONGAHELA) (I	Secured	0.00	0.00	0.00	0.00	0.00
SPRINGCASTLE CREDIT FUNDING TF	Secured	0.00	540.00	540.00	540.00	0.00
SPRINGCASTLE CREDIT FUNDING TF	Secured	18,040.60	18,264.06	0.00	10,980.00	0.00
UPMC HEALTH SERVICES	Unsecured	1,288.00	NA	NA	0.00	0.00
WASHINGTON COUNTY TAX CLM BI	Secured	440.00	NA	NA	0.00	0.00
WASHINGTON COUNTY TAX CLM BI	Secured	NA	0.00	0.00	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	2,281.00	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	381.82	370.04	370.04	306.27	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$61,014.00	\$0.00
Mortgage Arrearage	\$3,291.44	\$3,291.44	\$0.00
Debt Secured by Vehicle	\$5,791.25	\$5,791.25	\$701.24
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,082.69	\$70,096.69	\$701.24
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,762.71	\$1,762.71	\$0.00
TOTAL PRIORITY:	\$1,762.71	\$1,762.71	\$0.00
GENERAL UNSECURED PAYMENTS:	\$4,687.57	\$3,879.78	\$0.00

Disbursements:		
Expenses of Administration	<u>\$7,530.21</u>	
Disbursements to Creditors	<u>\$76,440.42</u>	
TOTAL DISBURSEMENTS :		<u>\$83,970.63</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/18/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.